App. No. 10/604,766

REMARKS - General

Applicant has re-written claims to address Examiner's Section 101 rejection and Examiner's Section 112 rejection.

Claims 21 and 23 have been cancelled to address the Section 102 rejection.

Applicant would respectfully contend that flagging a record in the software world is different from setting an alarm or have an alarm alert a subscriber as in Lawrence (USPub 20020138417). Flagging has a specific meaning in the computer science field and terms of art which is different from an alarm. Flagging is setting a physical change in the data which is set until the data is unflagged. Also the flagging in the current invention is unique and novel as it is transparent to the user. This helps in its usage to fight fraud.
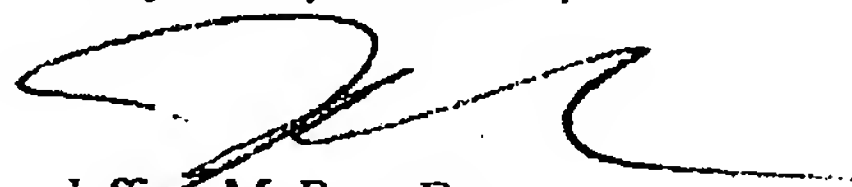
Applicant has also added elements to the invention that is not in Ascher (USPub20040088242) or Lawrence (USPub 20020138417) such as a portfolio summary and display.

Also applicants have rewritten all claims to define the invention more particularly and distinctly so as to overcome the technical rejections and define the invention patentably over the prior art.

Conclusion

For all of the above reasons, applicant submits that the specification and claims are now in proper form, and that the claims all define patentably over prior art. Therefore the applicant submits that this application is now in condition for allowance, which action is respectfully solicited.
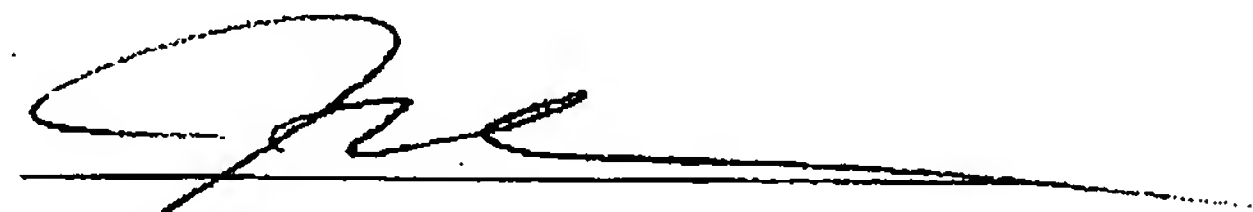
Respectfully submitted,

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I hereby certify I have transmitted this paper by fax to the Patent and Trademark Office at 571-273-8300 on January 3, 2008.

January 3, 2008

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